



November 30, 2018

Joy Peterson, CEO
Bessemer System Federal Credit Union
106 Woodfield Drive
Greenville, PA 16125

Dear Joy:

Fiserv has had the privilege of serving Bessemer System Federal Credit Union since 1982. Our two organizations have had the chance to grow, and mature together. It has been our pleasure to bring you what we believe is the finest service available in the credit union movement. We did not achieve this status by ourselves. Credit unions like yours helped us to improve and enhance our system. We continue to be most appreciative of the business relationship that has existed between us during this span of time.

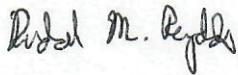
We assure you that Fiserv will assist you in your credit union's transition to your new processing system. Shaun Gehman will serve as your primary Fiserv contact regarding any data files or other information you or your vendor may require. Shaun Gehman may be reached at (801) 902-8624 or Shaun.Gehman@fiserv.com. Shaun will engage other Fiserv resources as needed during the deconversion process.

A payment of \$80,727.37 is required prior to the creation of data files or deconversion reports. This payment represents the estimated total deconversion charges for all Fiserv-provided services as well as an estimate of your final two month's processing charges, plus one (1) month of access to the Fiserv system post deconversion. Any funds remaining from these advance payments will be returned to you after the final reconciliation of all deconversion related charges has occurred. This will normally take place within 90 days of the final processing day.

Additionally, any special processing requests will be billed at the standard Fiserv-Charlotte rates. Your credit union is responsible for normal processing costs incurred through your last processing date as well as all leases on any equipment, the shipping of such equipment, telecommunication line disengagement expenses, and Fiserv-Charlotte's standard charges for resources used in the deconversion process.

We wish you success with your processor. In the future, Fiserv remains willing and able to serve you if the need and opportunity should arise.

Sincerely,



Richard M. Reynolds
Account Executive